

GEORGIA COMMERCE BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3165311	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$347	\$395	13.8%		
Loans	\$290	\$292	0.7%		
Construction & development	\$43	\$32	-26.6%		
Closed-end 1-4 family residential	\$55	\$57	3.2%		
Home equity	\$36	\$34	-5.3%		
Credit card	\$0	\$0			
Other consumer	\$5	\$5	1.7%		
Commercial & Industrial	\$80	\$92	15.2%		
Commercial real estate	\$54	\$53	-0.4%		
Unused commitments	\$54	\$39	-27.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$17	\$14	-13.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$3	-24.4%		
Cash & balances due	\$3	\$6	143.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$310	\$351	13.0%		
Deposits	\$215	\$332	54.8%		
Total other borrowings	\$95	\$18	-81.6%		
FHLB advances	\$15	\$18	16.7%		
Equity					
Equity capital at quarter end	\$37	\$45	20.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	12.0%	--		
Tier 1 risk based capital ratio	12.3%	14.4%	--		
Total risk based capital ratio	13.6%	15.7%	--		
Return on equity ¹	6.4%	3.7%	--		
Return on assets ¹	0.7%	0.4%	--		
Net interest margin ¹	4.4%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	117.4%	0.0%	--		
Loss provision to net charge-offs (qtr)	135.4%	212.9%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.2%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	1.1%	0.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.2%	--
Commercial real estate	0.0%	0.0%	0.1%	0.0%	--
Total loans	1.2%	0.0%	0.2%	0.1%	--